

**Information to identify the case:**

Debtor 1	<b>Nathaniel Mack</b>	Social Security number or ITIN	xxx-xx-4342
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-11166-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nathaniel Mack

5/3/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nathaniel Mack  
 Debtor

Case No. 19-11166-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Nathaniel Mack, 42-44 Leslie Street, Newark, NJ 07108-1010  
 517977186 +Citigroup Mortgage Loan & Trust, 390 Greenwich Street, New York, NY 10013-2375  
 518008397 +City-of-Newark, Water Dept., 920 Broad Street, Newark, NJ 07102-2660, Acct: 5610  
 518008406 Convergent Collections/ T Mobile, P.O. Box 9004, Renton, WA 98057-9004, Acct: 1114  
 518008405 Lord & Taylors, 424 51h Avenue, New York, NY 10018  
 518008395 +PSE&G, 80 Park Place, Newark, NJ 07102-4194, Acct: 1702  
 517977188 +RAS CITRON LLC, 130 Clinton Road, Suite # 202, Fairfield, NJ 07004-2927  
 518008402 +Saks Fifth Avenue, 117 W. 57th Street, New York, NY 10019-2209, Acct: 8848  
 517977187 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite # 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 03 2019 22:52:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 03 2019 22:51:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518008399 +EDI: WFNBN.COM May 04 2019 02:48:00 Comenity Bank/ Kingsize Direct, P.O. Box 182789, Columbus, OH 43218-2789, Acct: 9372  
 518008400 +EDI: RCSFNBMARIN.COM May 04 2019 02:48:00 Credit One Bank, 585 S. Pilot Street, Las Vegas, NV 89119-3619, Acct: 8027  
 518008407 +EDI: RCSFNBMARIN.COM May 04 2019 02:48:00 Creditone Bank, 585 S Pilot Street, Las Vegas, NV 89119-3619  
 518008404 +EDI: RESURGENT.COM May 04 2019 02:48:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 1269, Greenville, SC 29602-1269, Acct: 3009  
 518008403 +EDI: TSYS2.COM May 04 2019 02:48:00 Macy's Inc., 7 west Seventh Street, Cincinnati, OH 45202-2424, Acct: 5980  
 518008398 +EDI: MERRICKBANK.COM May 04 2019 02:48:00 Merrick Bank, 10705 South Jordan Gateway, Suite 200, South Jordan, UT 84095-3977, Acct: 1608  
 518008396 +E-mail/Text: bankruptcynotices@pch.com May 03 2019 22:51:54 Publishers Clearing House, 382 Channel Drive, Port Washington, NY 11050-2219, Acct: 1793

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518008401 Montgomery Ward, 1112 71h Avenue, Monroe, WI53566, Acct: 3290

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4